

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PATRICK J. QUIGLEY
CAROL L. QUIGLEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Bankruptcy No. 12-20254-JAD

Chapter 13

Related To Doc. No. 113

ORDER OF COURT

AND NOW, this 24th day of April, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER
CHIEF U.S. BANKRUPTCY JUDGE

FILED
4/24/17 8:19 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Patrick J. Quigley
Carol L. Quigley
DebtorsCase No. 12-20254-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: pdf900Page 1 of 4
Total Noticed: 63

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 26, 2017.

db/jdb
cr
+Patrick J. Quigley, Carol L. Quigley, 103 Crossridge Road, Charleroi, PA 15022-3054
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
13296825 +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
13346429 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13277785 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
13296826 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13277786 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
13277788 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
13298674 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13277789 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13296830 +Candance North America Insurance Co., 50 Millstone Road, Bldg 100, Suite 360,
East Windsor, NJ 08520-1419
13277790 +Chna, Po Box 6497, Sioux Falls, SD 57117-6497
13277791 +Chase, Po Box 15298, Wilmington, DE 19850-5298
13277793 +Chase Na, 2500 Westfield Dr, Elgin, IL 60124-7700
13277794 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13277795 +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066
13315520 +Coface Collections North America, Post Office Box 1389, Kenner, LA 70063-1389
13296245 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13277803 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)
13277801 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13277802 +Hsbc/Bontn, Po Box 15221, Wilmington, DE 19850-5221
13277804 +Hsbc/Saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602
13315521 +Island Snacks, 6400 Rolland Street, Unit A, Buena Park, CA 90621-3161
13287932 +Island Snacks, Inc., Coface North America Insurance Company,
50 Millstone Rd., Bldg. 100, Ste. 360, East Windsor, NJ 08520-1415
13987020 LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc.,
P.O. Box 24330, Oklahoma City, OK 73124
13792745 +Lakeview Loan Servicing, LLC, M&T Bank, c/o KML Law Group, P.C.,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13296852 +Macys dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13277809 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
13277811 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
13277812 +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13296856 +Richard F. Stern, Esquire, Stern and Stercho, The Pavilion, 261 Old York Road, Suit 410,
Jenkintown, PA 19046-3722
13277813 +Sears/Chna, Po Box 6189, Sioux Falls, SD 57117-6189
13296859 Wells Fargo Bank N.A., c/o Bankruptcy Department R4057-01P, P.O. Box 13765,
Roanoke, VA 24037-3765
13298241 Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
13296860 +Werner Gourmet Snacks, PO Box 579, Tillamook, OR 97141-0579
13277815 +Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
13277816 +Wfnnb/Limited, Po Box 330066, Northglenn, CO 80233-8066
13277817 +Wfnnb/Sam Levin Inc, Po Box 29168, Columbus, OH 43229-0168
13277818 +Wfnnb/Victorias Secret, 220 W Schrock Rd, Westerville, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 25 2017 02:16:31
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
cr E-mail/PDF: rmscedi@recoverycorp.com Apr 25 2017 02:00:40
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
13277784 +E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 25 2017 02:04:49 A H F C,
200 Continental Dr Ste, Newark, DE 19713-4334
13293370 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 25 2017 02:04:49
AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088,
IRVING, TX 75016-8088
13277792 +E-mail/Text: bk.notifications@jpmchase.com Apr 25 2017 02:03:48 Chase, Po Box 901076,
Ft Worth, TX 76101-2076
13296838 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2017 02:00:18 GE Capital Retail Bank,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
Miami, FL 33131-1605
13277796 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2017 02:00:18 Gecrb/Care Credit,
950 Forrer Blvd, Kettering, OH 45420-1469
13277797 +E-mail/PDF: gecsed@recoverycorp.com Apr 25 2017 01:59:15 Gecrb/Dicks, Po Box 1400,
El Paso, TX 79948-1400

District/off: 0315-2

User: culy
Form ID: pdf900

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Total Noticed: 63

Date Rcvd: Apr 24, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13277798 E-mail/PDF: gecscdi@recoverycorp.com Apr 25 2017 02:00:18 Gecrb/Jcp, Po Box 984100,
El Paso, TX 79998
13277799 +E-mail/PDF: gecscdi@recoverycorp.com Apr 25 2017 01:59:15 Gecrb/Lowes Pc, Po Box 981416,
El Paso, TX 79998-1416
13277800 +E-mail/PDF: gecscdi@recoverycorp.com Apr 25 2017 01:59:15 Gemb/Walmart, Po Box 981400,
El Paso, TX 79998-1400
13277806 E-mail/Text: cio.bncmail@irs.gov Apr 25 2017 02:03:35 Internal Revenue Service,
Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
13277808 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 25 2017 02:03:29 Kohls/Chase,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13355586 +E-mail/Text: bncmail@w-legal.com Apr 25 2017 02:04:50 Lindia, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13538136 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 25 2017 02:16:31 Midland Funding LLC,
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13340952 +E-mail/Text: bncmail@w-legal.com Apr 25 2017 02:05:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13277810 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 25 2017 02:04:07 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13349760 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:00:01
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13302558 E-mail/Text: ebn@vativrecovery.com Apr 25 2017 02:03:43 Palisades Acquisition XVI, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI,,
PO Box 40728, Houston TX 77240-0728
13527785 E-mail/PDF: rmscdi@recoverycorp.com Apr 25 2017 01:59:42 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
13349642 E-mail/Text: bnc-quantum@quantum3group.com Apr 25 2017 02:03:52
Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788,
Kirkland, WA 98083-0788
13290468 E-mail/PDF: rmscdi@recoverycorp.com Apr 25 2017 02:00:40
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13277814 +E-mail/Text: 00svobankruptcy@starwoodvo.com Apr 25 2017 02:03:49 Starwood Vacation Owne,
9002 San Marco Ct, Orlando, FL 32819-8600
13296858 +E-mail/Text: 00svobankruptcy@starwoodvo.com Apr 25 2017 02:03:49
Starwood Vacation Ownership, 9002 San Marco Court, Orlando, FL 32819-8600
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr LSF9 Master Participation Trust
cr Lakeview Loan Servicing LLC
cromch Lakeview Loan Servicing, LLC
cr Wells Fargo Dealer Services, Inc.
13277783 Patrick J. Quigley and Carol L. Quigley
13296823 Patrick J. Quigley and Carol L. Quigley
13987016 The Secretary of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 204
cr* +Lindia, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13296824* +A H F C, 200 Continental Dr Ste, Newark, DE 19713-4334
13296827* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
13311761* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102)
13296828* +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13296829* +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
13296831* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)
13296832* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13296834* +Chase, Po Box 901076, Ft Worth, TX 76101-2076
13296833* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13296835* +Chase Na, 2500 Westfield Dr, Elgin, IL 60124-7700
13296836* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13296837* +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066
13296839* +Gecrb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
13296840* +Gecrb/Dicks, Po Box 1400, El Paso, TX 79948-1400
13296841* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
13296842* +Gecrb/Lowes Pc, Po Box 981416, El Paso, TX 79998-1416
13296843* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
13296846* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850)
13296844* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13296845* +Hsbc/Bontn, Po Box 15221, Wilmington, DE 19850-5221
13296847* +Hsbc/Saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602

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***** BYPASSED RECIPIENTS (continued) *****
13277805* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, William S. Moorehead Federal Building,
1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222)
13296848* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, William S. Moorehead Federal Building,
1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222)
13277807* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13296850* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13296849* Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
13296851* +Kohls/Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13296853* PA Department of Revenue, Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13296854* +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
13296855* +Pncbank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
13296857* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13296861* +Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697
13296862* +Wfnnb/Limited, Po Box 330066, Northglenn, CO 80233-8066
13296863* +Wfnnb/Sam Levin Inc, Po Box 29168, Columbus, OH 43229-0168
13296864* +Wfnnb/Victorias Secret, 220 W Schrock Rd, Westerville, OH 43081-2873
13277787 ##+Bank Of America, Po Box 1598, Norfolk, VA 23501-1598

TOTALS: 8, * 36, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor LSF9 Master Participation Trust
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Cred. Comm. Chair Lakeview Loan Servicing, LLC
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Gregory Javardian on behalf of Creditor BANK OF AMERICA, N.A. greg@javardianlaw.com,
mary@javardianlaw.com;tami@javardianlaw.com
James Warmbrodt on behalf of Creditor LSF9 Master Participation Trust bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com
Joseph A. Dessoie on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Joshua I. Goldman on behalf of Cred. Comm. Chair Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Wells Fargo Dealer Services, Inc. kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Carol L. Quigley ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Patrick J. Quigley ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

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Total Noticed: 63

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 16